

Fill in this information to identify the case:

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Debtor 1 Phillip G. Gates

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number 19-23821-jad

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wintrust Mortgage, a division of Barrington  
Bank & Trust Co., N.A.

Court claim no. (if known): 2

Last 4 digits of any number you use to  
identify the debtor's account: \_\_\_\_\_

5 4 5 0

Date of payment change:

Must be at least 21 days after date  
of this notice

01/01/2023

New total payment:

\$ 562.69

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

## 1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: The taxes and/or insurance changed resulting in a new escrow payment. See attached statement.

Current escrow payment: \$ 209.33

New escrow payment: \$ 210.48

**Part 2: Mortgage Payment Adjustment**

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 **Phillip G. Gates**  
First Name Middle Name Last Name

Case number (if known) 19-23821-jad

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

**X/s/ Kurt M. Carlson**

Signature

Date: 10/10/22

Print:

**Kurt M. Carlson**

First Name Middle Name Last Name

Title Attorney and Duly Authorized Agent

Company

**Carlson Dash, LLC**

Address

**216 S. Jefferson Street, Suite 504**

Number Street

**Chicago**

City

**IL**

State

**60661**

Z P Code

Contact phone

**312-382-1600**

Email **kcarlson@carlsondash.com**

PHILLIP G GATES  
111 SPRUCE LANE  
WEST NEWTON PA 15089-1235

Account: 5450  
Note: 00001  
Current Date: 09/26/22  
Next Payment Due: 04/01/22

ESC#	Escrow Item	Annual Amt	Monthly Amt	Next Due	Frequency
(01)	ROSTRAVER TOWNSHIP PA	405.39	33.78	04/30/23	Annual
(02)	BELLE VERNON SD/ROSTRAVE	822.77	68.56	09/30/23	Annual
(03)	ALLIED SOLUTIONS FP	501.16	41.76	09/26/22	Annual
(04)	ALLIED SOLUTIONS FP	796.50	66.37	09/26/22	Annual
	Total Projected	<u>\$2,525.82</u>	<u>\$210.47</u>		

Required Low Balance: \$420.97

The following is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

Month/ Year	Payments To Escrow Account	Payments From Escrow Account	Escrow #	Escrow Account Balance
Target Start ng Ba ance as of 12/22.....				1,052.47
01/23	210.48	0.00		1,262.95
02/23	210.48	0.00		1,473.43
03/23	210.48	0.00		1,683.91
04/23	210.48	405.39	01	1,489.00
05/23	210.48	0.00		1,699.48
06/23	210.48	0.00		1,909.96
07/23	210.48	0.00		2,120.44
08/23	210.48	0.00		2,330.92
09/23	210.48	822.77	02	
		501.16	03	
		796.50	04	420.97
10/23	210.48	0.00		631.45
11/23	210.48	0.00		841.93
12/23	210.48	0.00		1,052.41

TOTALS	<u>2,525.76</u>	<u>2,525.82</u>
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Starting Balance should be: \$1,052.47 To meet required low balance  
Escrow balance: \$1,641.65 Projected thru end of 12/22  
Surplus: \$589.18

This means you have a surplus of \$589.18. This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. The surplus in your escrow account will be refunded to you unless we have not received a scheduled payment of your mortgage loan within 30 days of the payment due date. In that case, we may retain the surplus in the escrow account.

Case 19-23821-JAD Doc Filed 10/10/22 Entered 10/10/22 21:48:51 Desc Main  
**WINTRUST MORTGAGE**  
MORTGAGE SERVICING/1-888-941-5172  
9701 W HIGGINS RD, SUITE 400  
ROSEMONT, IL 60018

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**Annual Escrow Account Disclosure**  
**Statement-Projections for Coming Year**  
**Page 2 of 4**

Account: [REDACTED] 5450  
Note: 00001  
Current Date: 09/26/22  
Next Payment Due: 04/01/22

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Impact of Analysis on Monthly Payment

Escrow Payment		210.48
Principal & Interest	+	352.21
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***Your New Payment Commencing 01/01/23		\$562.69

Account: [REDACTED] 5450  
Note: 00001  
Current Date: 09/26/22  
Next Payment Due: 04/01/22

ESC# Escrow Item  
(01) ROSTRAVER TOWNSHIP PA  
(02) BELLE VERNON SD/ROSTRAVE  
(03) ALLIED SOLUTIONS FP  
(04) ALLIED SOLUTIONS FP

The following is a statement of activity in your escrow account from 10/21 through 12/22 as well as projected activity as disclosed to you in 10/21.

Month/ Year	Payments To Escrow Projected	Actual	Payments From Escrow Projected	Esc#	Actual	Escrow Balance Projected	Actual
Starting Balance as of 09/21.....							
10/21	N/A		N/A	04	796.50	N/A	1,224.95
			N/A	03	501.16		
			N/A	03	501.16		
			N/A	03	501.16	N/A	2,522.61
11/21	N/A		N/A		0.00	N/A	2,522.61
12/21	N/A		N/A		0.00	1,046.70	2,522.61
01/22	209.33	0.00 *	0.00		0.00	1,256.03	2,522.61
02/22	209.33	209.92 *	0.00		0.00		
		209.92 *					
		209.92 *				1,465.36	1,892.85
03/22	209.33	209.92 *	0.00	01	405.39 *		
		209.92 *					
		209.92 *					
		209.92 *					
		209.92 *					
		208.23 *					
		208.23 *					
		208.23 *				1,674.69	415.72
04/22	209.33	0.00 *	405.39	01	0.00 *	1,478.63	415.72
05/22	209.33	208.23 *	0.00		0.00		
		208.23 *					
		208.23 *					
		208.23 *				1,687.96	417.20
06/22	209.33	208.23 *	0.00		0.00	1,897.29	625.43
07/22	209.33	208.23 *	0.00		0.00		
		208.23 *					
		208.23 *				2,106.62	1,250.12
08/22	209.33	209.33 *	0.00	02	822.77 *		
		209.33 *					
		209.33 *				2,315.95	1,055.34
09/22	209.33	209.33 P	808.96	02	0.00 *		
		209.33 P	501.16	03	0.00 *		
		209.33 P	796.50	04	0.00 *		
		209.33 P	0.00	03	501.16 P		
		209.33 P	0.00	04	796.50 P		
		209.33 P				418.66	1,013.66 P
10/22	209.33	209.33 P	0.00		0.00	627.99	1,222.99 P
11/22	209.33	209.33 P	0.00		0.00	837.32	1,432.32 P

Account: [REDACTED] 5450  
Note: 00001  
Current Date: 09/26/22  
Next Payment Due: 04/01/22

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The following is a statement of activity in your escrow account from 10/21 through 12/22 as well as projected activity as disclosed to you in 10/21.

<i>Month/ Year</i>	<i>Payments To Escrow</i>			<i>Payments From Escrow</i>			<i>Escrow Balance</i>	
	<i>Projected</i>	<i>Actual</i>		<i>Projected</i>	<i>Esc#</i>	<i>Actual</i>	<i>Projected</i>	<i>Actual</i>
12/22	209.33	209.33	P	0.00		0.00	1,046.65	1,641.65 P
TOTALS	2,511.96	6,690.08	P	2,512.01		3,823.48		

Last year, we anticipated that payments from your account would be made during this period equaling \$2,512.01. Under Federal law, your lowest monthly balance should not have exceeded \$418.66 unless your mortgage contract or State law specifies a lower amount. Under your mortgage contract, your lowest monthly balance should not have exceeded \$418.66.

The lowest balance was -\$2,522.61. An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. P indicates projected activity to or from your escrow account. For a further explanation, please call us.

Payment Information From Past Year

Escrow Payment		209.33
Principal & Interest	+	352.21
Total Payment Amount		\$561.54

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

*In Re:* ) Chapter 13  
)  
Phillip G. Gates ) Case No.: 19-23821-jad  
)  
Debtors. ) Judge: Jeffery A. Deller  
)

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing *Notice of Mortgage Payment Change* and *Annual Escrow Account Disclosure Statement* were served on the parties listed below by postage prepaid U.S. Mail, First Class and/or electronically through the Court's ECF System at the e-mail address registered with the Court on this date:

Trustee:

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219


Debtors' Counsel:

Christopher M. Frye  
Steidl & Steinberg  
Suite 2830 Gulf Tower  
707 Grant Street  
Pittsburgh, PA 15219

Debtors:

Phillip G. Gates  
111 Spruce Lane  
West Newton, PA 15089

Date: October 10, 2022



Kurt M. Carlson – IL ARDC #6236568  
Lina Toma – IL ARDC #6333468  
Carlson Dash, LLC

216 S. Jefferson Street, Suite 504  
Chicago, IL 60661  
Phone: 312-382-1600  
Email: [kcarlson@carlsondash.com](mailto:kcarlson@carlsondash.com)  
Email: [ltoma@carlsondash.com](mailto:ltoma@carlsondash.com)